



Annual Report of the Congregation

February 1, 2024 – January 31, 2025

Living Saviour Lutheran Church of Charlotte, Inc.

6817 Carmel Road

Charlotte, North Carolina 28226

MISSION STATEMENT

Living Saviour welcomes all people to Jesus Christ,
Equips them to grow in faith,
And sends them to serve others.

VISION STATEMENT

A community of disciples in service to the Living Savior.

2024 – 2025 CONGREGATIONAL COUNCIL OFFICERS

Co-President	Steven Vick
Co-President	Rev. Linda Hatcher
Co-Vice President	Janet Axtman
Co-Vice President	Debby Borrelli
Secretary	Gregg Mitchell
Treasurer	Susan Hall
Financial Secretary	Laura Schwab

2024 – 2025 MINISTRY COUNCIL MEMBERS

Ministry	Council Member Responsible
Administration	Gregg Mitchell
Finance Comm/Stewardship	Debby Borrelli
Lay Care	Pat Sipe
Personnel	Gregg Mitchell
Property	Janet Axtman
Samaritan/Outreach	Linda Frixen
Treasurer	Susan Hall
Financial Secretary	Laura Schwab
Technology	Gregg Mitchell
Worship/Music	Steve Vick
Faith Formation	Debby Borrelli
Fellowship	Not Assigned
Home Communion	Rev. Linda Hatcher
Health and Wholeness	Laura Michael

2024 – 2025 Church Staff

Pastor	Reverend Sara Ilderton
Director of Worship and Music	Don Huff
Administrative Assistant	Ruth Mayes
Organist and Musical Assistant	Nancy Mersereau
Preschool Director	Elsie Davis
Treasurer	Susan Hall
Childcare Provider	Carla Gearhart
Bookkeeper	Jessica Jordan

2024 – 2025 COUNCIL CO-PRESIDENTS’ REFLECTIONS
To Our Siblings in Christ, the Church of our Living Saviour in Charlotte, NC

As we reflect on this past year, we lift up our hearts and say REJOICE, ALLALUIA!

“Enter his gates with thanksgiving and his courts with praise; give thanks to him and praise his name. For the LORD is good and his love endures forever; his faithfulness continues through all generations.” (Psalm 100:3,4):

Those verses reflect the new spirit alive at Living Saviour. People are engaged with one another and there is a sense of joy and purpose! We enter His gates with thanksgiving, with faith, love and hope. We are re-energized in our mission: “To welcome people to Jesus Christ, Equip them to grow in faith, and Send them to serve others.”

Surely you all must see it as well. Some examples that come to mind:

- Attendance is up and ever increasing as we routinely have over one hundred Disciples of Christ present in worship.
- More people, specifically 29 total, have joined LSLC this past year than in any time in recent memory.
- We have more young children and youths than at any recent time, and they are more engaged in church activities and volunteerism.
- Our younger children are learning the joys of giving and helping as exemplified by the Noisy Offerings. It is enheartening, and contagious to see them run around with their cups to get the change and drop them into the noisy bucket knowing that the collected money will go to worthwhile causes.
- Opportunities to grow in faith, like Sunday School for the children and adults, camps, Bible study, learning seminars abound.
- Yoga and fitness classes are well attended and continuing.
- Contributions of Time, Talent and Treasure are up, which allows us to accomplish more in our mission.

In short, these and other items lead us to a conclusion that LSLC is a church that is rebounding, bucking the slow decline trend of other mainstream protestant churches. We pray that this continues and are heartened by what we see on a weekly basis.

What is responsible for this transformational change?

- First and foremost is God and his interaction with his people through the Holy Spirit. We see the Hands of God working through us, providing what we need as a congregation going forward.
- Second, Pastor Sara brings large measures of love, joy, laughter and a strong sense of possibilities and corresponding action steps to LSLC, all of which are contagious and encourage growth within the congregation.

- Third, the Council has grown closer together, with a willingness and ability to have necessary and hard discussions while respecting other's opinions and capabilities. Compromise comes easily to this group, something we sense will continue.
- Fourth, LSLC's Congregation leaders are stepping up to the challenge of a church on the rise. Their leadership is critical to achieving our stated mission.
- Finally, you, our Siblings in Christ. You have increased your gifts of Time, Talent and Treasure which allow us to accomplish so much more of what we are called to do. You are amazing, and we thank and praise God for each and every one of you.

All these reinforce each other and are very powerful and necessary things that must be present in a church on the move.

There were five baptisms and a total of 29 new members received into Living Saviour Lutheran Church. However, in addition to the joy all that brought, sadness and mourning made their presence known. During the year, five funerals, including one for Rev. Michael Frye the first Pastor at Living Saviour, were conducted at Living Saviour as these Siblings in Christ entered the Church Triumphant. We remain confident in the sure and certain hope of the Resurrection to eternal life through Jesus Christ our Lord.

What joy it is to see you entering these doors with praise and thanksgiving, with laughter and love, with conversation and a renewed vigor and commitment to this place where we worship God. For that, we give thanks! We see this trend continuing and accelerating into this coming year. God was definitely with us during the Call Process, and thanks to the guidance of the Holy Spirit, we called Pastor Sara. Look at the progress we have made together in this past year. Let these words ring forth every day:

This is the Day that the Lord has made. Let us rejoice and be glad in it.

A reminder that we need your financial support this year to keep our programs going, reactivate those that have laid fallow due to covid, evaluate what new or adapted programs we may be called to add, be good stewards of our facilities and support our staff. Please turn in your pledge cards as soon as possible if you have not already done so. Pastor Sara, the Church Council and we have accepted the tasks before us, and with God's help, we will continue to be successful. Let us all pray for the future God has in store for this church of Disciples of Christ, the Church of our Living Saviour. **ALLELUIA!**

The Peace of Christ be with you all,



Dr. Steven Vick



Rev. Linda Hatcher

Congregation Co-Presidents

P.S. Our closing statements for 2024-2025 show that we ended the year with a better than expected net positive income v. expenses of \$11,778, which is \$43,042 better than our proposed budget. You rock. Thanks be to God for every one of you.

2024 PASTORAL LETTER

Grace to you and peace, from God our Father and our Lord and Savior Jesus Christ.

As I write this, I am humbled by the love and support you all have provided me and my family over the past (very nearly) year since we have been displaced by the tree that fell into our house. That said, while I am humbled, I am not surprised, as over and over again I hear from those visiting and new to our faith community that it is your love that draws them here. Your outpouring of support is a real//physical//incarnational reflection of the love of Jesus. Day in and day out, your care for Smithfield families, those experiencing homelessness, those who need a cup of coffee and a friendly face, the hungry at the men's shelter, those casting ballots in elections, our Ukrainian neighbors, the families of Western N. Carolina, and on and on and on, embody the love of God poured upon all those created in God's image. In short, you get it.

Your desire to study God's word and its "lived importance" is evident in the topics you choose to take on in Adult Sunday School, midweek Bible Study and the G@thering (a special thanks to the volunteers who facilitate those conversations: Janet Mayer, Debbi Borrelli, Marty Jenkins, Rev. Charlie Zimmerman and others I know I am forgetting). Your "**strive**" youth, who have begun asking questions that matter for those who claim to love and follow Jesus, keep me on my toes. Additionally, the faithfulness of Russell Hinson and Cathy Shabla in leading Sunday school for our children is raising up "Jesus lovers" for the sake of the world.

The consistent volunteerism, including (but in no way limited to): worship assistants (acolytes/crucifers/assisting ministers/musicians/choirs), preschool water remediation navigation (thank you to Tim Meadows, the Wagstaffs and Axtmans), Lutheroad (Thank you to Russell Hinson), fellowship hall set-up and breakdown (when the heat in the sanctuary goes wonky...Thanks for navigating that Steve A. and Larry W.), the Craft Show, Breakfast with Santa, the Christmas Choir Concert and reception (special shout out to Linda Poley and Anita Mitchell), shelter ministry (thank you Alice Jenkins!) is beyond any I have experienced.

I continue to give thanks for the partnership of each one of you. Daily I am thankful for the staff of LSLC – who serve with joy, grace and laughter (Nancy Mersereau, Carla Gearheart, Ruth Mayes, Don Huff, Susan Hall/Treasurer and Elsie Davis/Interim PS Director).

Finally, the leadership of your congregation council has made my calling here so very easy. A special thank you to Pat Sipe, Janet Axtman and Steve Vick who are rotating off the council this year. You each played a very important role in helping my transition to this community run as smoothly as it could have.

Early in the new year, we look forward to:

- Re-launching our Lay Visitors program.
- Re-launching a Youth group.
- Growing STRIVE.
- Having a Council retreat and meeting with Rev. CeCee Mills to begin some “Core Values” work.
- Beginning a monthly SCS for parents of younger children.
- Meeting with our young adults for fellowship and conversation.
- GETTING BACK INTO OUR HOUSE (at which point we will host an open-house and house blessing...Hope you’ll come!).

As we move together into the New Year, I am eager to see what God has in store.

Peace, blessings and much love,
+ Pr. Sara

P.S. As always, know that you are welcomed to drop by my office anytime (If my door is open, so is my time.).

PAROCHIAL REPORT

Baptisms

Allen, Emilia	05/19/2024
Chandler, James	02/11/2024

Deaths

Frye, Michael	03/16/2024
Hughes, Robert	04/03/2024
Kern, Joe	08/27/2024
Leeser, Victor	05/26/2024
Persaud, Indra	12/19/2024

Confirmations

Cook, Nora	12/15/2024
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New Members (Transferred In)

Church, Aliah	01/28/2024
Church, Andrew	01/28/2024
Church, Charlotte	01/28/2024
Crawford, Jim	12/15/2024
Francis, Linda	12/15/2024
Frye, Judy	06/02/2024
Gazjuk, Christopher (David)	12/15/2024
Hatcher, Alex	12/15/2024
Hatcher, Noah	12/15/2024
Hatcher, William	12/15/2024
Levine, Alexander	12/15/2024
Levine, Maria	12/15/2024
Levine, Nadia	12/15/2024
Levine, Nicholas	12/15/2024
Parham, Charles	06/02/2024
Parham, Katrina	06/02/20224
Parham, Matthew	06/02/20224
Parham, Morgan	06/02/2024
Peters, Margaret	12/15/2024
Sullivan, Ainsley	12/15/2024
Sullivan, Michele	12/15/2024
Sullivan, Paul	12/15/2024
Thomas, Donna	06/02/2024
Treutle-Levine, Arlene	12/15/2024
Zakerski, Jill	01/28/2024
Zimmerman, Charles	1/28/2024
Zimmerman, Kay	01/28/2024

Transfers out

Reynolds, Betty	04/02/2024
Schaeffer, Dawn	01/21/2024

Respectfully Submitted
Gregg Mitchell

Living Saviour Lutheran Church
Annual Congregation Meeting Minutes
28 January 2024

Call to Order: the meeting is called to order at 11:54am by council president Steve Vick. It is noted that there is a quorum present (58 members present and 4 additional members online via Zoom). Steve reflected on our mission statement:

Welcome people to Jesus Christ

Equip them to grow in faith

Send them to serve others

Opening Prayer: Pastor Sara

Approval of minutes from Congregational meeting on 29 January 2023 and 30 July 2023: Motion from the chair to approve the minutes as submitted from the Congregational Meetings on 29 January 2023 and 30 July 2023.

The motion is seconded.

Discussion: there are several typographical errors in the 29 January 2023 minutes. Suggest that we approve the minutes with the understanding that the typographical errors will be corrected before the minutes are put in the official record.

The minutes from both meetings are approved by voice vote.

Summary of the Year's Events:

Pastor Charlie Zimmerman became our interim pastor and teamed with Pastor Brook Seaford and Pastor Linda Hatcher to guide us during the call process.

Call Process Timeline:

22 December 2022: Meeting with Bishop Smith

22 January 2023: Congregation study and analysis

29 January 2023: Election of council and call committee members

March 2023: MSP Drafted

March 2023: Rostered Minister Profile drafted by Pastor Sara

4 April 2023: MSP approved by council and call committee and
Submitted to Synod

12 May 2023: Call Committee training

May 2023: 3 candidates RMP received from Synod

June 2023: Primary candidate approved by call committee and council
July 2023: Compensation Package approved
29 July 2023: Meet and greet
30 July 2023: Call and compensation package approved by the Congregation

Attendance Graph

Christmas Concert

Room at the Inn

Noisy Offering

Lutheroad

Health and Wholeness

Clothing assistance

Food assistance

Blood Mobile

Sunday Coffee Volunteers

Adult Faith Formation

Scouts

Craft Fair

Breakfast with Santa

Charitable Contributions from LSLC totaled \$41,864.

Mike Shabla Gift: The gift from Mike Shabla's estate allowed us to install architectural lighting, have the Sanctuary painted, have the educational wing painted, have the restrooms in the educational wing updated, and install a new LED sign out front.

Facilities Review: Janet Axtman reported that there will be an 11% increase in next year's budget for facilities maintenance due to the age of the building and its increased use.

Highlights from 2023 include:

Fire Panel and Fire Safety Inspection

Smoke Detector Replacement

Elevator Inspection and Testing

Gutter Repair and Cleanout

Ice Maker cleaning and Sanitizing

Summer Grounds Maintenance

Interior Plant Watering and Care

HVAC Inspections and Filter Changes (2X/yr.)

Water Leaks and Overflow Responses

A Look at LSLC: Marty Jenkins discussed that going forward we need to look at the upcoming year as a fresh start and a new beginning for LSLC. We have received and benefited from God's blessings and we need to remember our mission statement says that we welcome people to Jesus Christ and we should be welcoming to everybody every day all the time. We are to equip them to grow in faith and we had first communion classes this summer and have begun confirmation classes again. Marty would like to see us restore our scholarship fund for Lutheridge, so that we could send more kids to camp each summer. He reminded us that we used to have a fund-raising program in memory of Nancy Gregory each year to raise money for scholarships to Lutheridge. We should go out and help others and use our gifts to share and think of how can I share my gifts and talents with others.

New Business: Election of Council Members

On the ballot are Laura Schwab for a three-year term and Janet Axtman for a one-year extension of her position.

Motion: that Laura Schwab be elected to a three-year term on council.

The motion is seconded.

There is no discussion.

The motion is approved by voice vote.

Motion: that Janet Axtman be elected to an additional one-year term on council.

The motion is seconded.

There is no discussion.

The motion is approved by voice vote.

Budget for 2024-2025: (see attached)

Our contribution to NC Synod Mission Support will be \$23,000.

Our estimated income for 2024-2025 is \$391,830 and our expenses are \$424,094, which will give us a deficit of \$31,264.

The expected deficit for 2023-2024 is expected to be between minus \$7,000 to plus \$7,000.

There was a question about the Youth Ministry have zero funds. While there is no funds listed for Youth Ministry, there is \$6,000 in designed funds for youth that can be used.

Motion: to approve the proposed budget for 2024-2025.

The motion is seconded.

There is no additional discussion.

The motion is approved by voice vote.

What does the future hold for LSLC?

Steve is amazed at where we are today. We took six months to prepare and find a new minister. That is amazing. For every challenge we have faced, this congregation has responded and has proven themselves awesome.

Closing Prayer: before beginning his prayer, Pastor Charlie put a good word in for Camp Agape, which has the highest number of counselors going to seminary.

Adjourn: the meeting was adjourned at 1:12pm.

Respectively submitted

Gregg Mitchell - Council Secretary

LIVING SAVIOUR LUTHERAN CHURCH
PROPOSED OPERATING BUDGET FOR 2024-2025

	A	B	C
1	ACCOUNT DESCRIPTION		PROPOSED 2024-2025 BUDGET
2			
3	OFFERINGS	4000	
4	CONTRIBUTIONS	4010	
5	Member Contributions	4030	\$335,520.00
6	Donor Match Contributions	4035	\$0.00
7	NC JR Grant	4086	\$39,910.00
8	Plate Offering	4070	\$1,100.00
9	Thrivent/Amazon Smiles	4080	\$1,000.00
10	Subtotal Contributions	4010	\$377,530.00
11	INCOME INTEREST/INVESTMNT	4500	
12	Banking Interest	4510	\$250.00
13	Investment Income/Loss	4520	\$8,000.00
14	Subtotal Income Interest/investmnt	4500	\$8,250.00
15	BUILDING USE INCOME	4600	
16	Building Use - Preschool	4610	\$7,200.00
17	Building Use - Other	4620	\$850.00
18	Subtotal Building Use Income	4600	\$8,050.00
19	TOTAL INCOME		\$391,830.00
20			
21	EXPENSES	5000	
22			
23	BENEVOLENCE/SERVICE	5001	
24	MISSION SUPPORT	5002	
25	NC Synod Mission Support	5010	\$23,000.00
26			
27	WORSHIP	5100	
28	Altar Supplies	5105	\$800.00
29	Bulletins Expense	5110	\$0.00
30	Attendance Forms	5120	\$50.00
31	Names Tags, Other Worship	5130	\$100.00
32	Gathering @ The Table	5140	\$300.00
33	Subtotal Worship	5100	\$1,250.00
34			
35	MUSIC	5150	
36	Adult Choir Supplies	5152	\$850.00
37	Children's Choir Supplies	5154	\$25.00
38	Hand Bell Choir	5156	\$250.00
39	Musicians	5158	
40	Music	5162	\$450.00
41	Musicians-Worship-Other	5164	\$2,800.00
42	Supplies	5168	\$150.00
43	Subtotal Music	5150	\$4,525.00
44			
45	OTHER MUSIC EXPENSE	5181	
46	Copyright License	5182	\$1,100.00

LIVING SAVIOUR LUTHERAN CHURCH
PROPOSED OPERATING BUDGET FOR 2024-2025

	A	B	C
47	Organ/Piano Maintenance	5104	\$1,000.00
48	Professional Development	5188	\$800.00
49	Subtotal Other Music Expense	5181	\$2,900.00
50			
51	CHRISTIAN EDUCATION EXP	5200	
52	Baptismal	5205	\$120.00
53	Sunday School Expense	5210	\$300.00
54	Confirmation Expense	5215	\$300.00
55	Confirmation Scholarship	5217	\$300.00
56	Devotionals	5227	\$360.00
57	First Communion Expense	5230	\$120.00
58	Faith Formation	5240	\$0.00
59	Subtotal Christian Education Exp	5200	\$1,500.00
60			
61	YOUTH MINISTRY	5400	
62	Youth Ministry	5420	\$0.00
63			
64	SAMARITAN OUTREACH	5550	
65	Outreach Smithfield	5555	
66	Hospitality WELCA Quilt	5558	
67	Shelter Ministry	5557	\$1,500.00
68	Subtotal Samaritan Outreach	5550	\$1,500.00
69			
70	COMMUNICATIONS EXPENSE	5600	
71	Communications-Banners/Adv	5610	\$400.00
72			
73	STEWARDSHIP EXPENSE	5700	
74	Stewardship Expense	5705	\$400.00
75	Envelopes/Financial Suppl	5710	\$200.00
76	Subtotal Stewardship Expense	5700	\$600.00
77			
78	FELLOWSHIP/GATHERINGS EXP	5800	
79	Fellowship/Gatherings Exp	5805	\$300.00
80			
81	LAYCARE	5820	
82	Pet Ministry	5823	
83	Bereavement Ministry	5825	\$150.00
84	Faith Community Health	5827	\$150.00
85	Subtotal Laycare	5820	\$300.00
86			
87	STAFFING/PERSONNEL EXP	6000	
88	PASTOR SALARY & RELATED	6010	
89	Pastor Salary	6011	\$43,900.00
90	Pastor-Housing Allowance	6013	\$43,900.00
91	Pastor-Auto Reimbursement	6014	\$1,000.00
92	Pastor-Retirement Ben Expense	6015	\$12,960.00

LIVING SAVIOUR LUTHERAN CHURCH
PROPOSED OPERATING BUDGET FOR 2024-2025

	A	B	C
93	Pastor-Health Benefit Reim	6018	\$11,000.00
94	Pastor - Continuing Ed	6021	\$1,500.00
95	Pastor - Books/Resources	6022	\$500.00
96	Call Process Expenses	6029	\$ 250.00
97	Subtotal Pastor Salary & Related	6010	\$114,410.00
98			
99	OTHER SALARY	6100	
100	Worship/Music Dir Salary	6130	\$63,460.00
101	Music Accompanist Salary	6140	\$8,983.00
102	Office Staff (Admin Asst)	6150	\$21,174.00
103	Nursery Caregiver Salary	6160	\$6,554.00
104	AV Operator	6165	\$3,000.00
105	Bookkeeping service	6190	\$7,082.00
106	Subtotal Other Salary	6100	\$110,263.00
107			
108	OTHER SALARY RELATED COST	6200	
109	Payroll Tax Exp Empty/ADP Exp	6500	\$8,705.00
110	Workers Comp Expense	6550	\$700.00
111	Interim/Supply Ministers	6710	\$1,000.00
112	Safe Gathering	6720	\$150.00
113	Lutherhood Administrator	6730	
114	Continuing Education	6740	\$200.00
115	Subtotal Other Salary Related Cost	6200	\$10,755.00
116	Subtotal Staffing/Personnel Expense	6000	\$235,428.00
117			
118	OFFICE/G&A EXPENSE	7000	
119	Postage Expense	7020	\$800.00
120	Copier Expense	7030	\$6,000.00
121	Office Supplies & Equip	7035	\$2,000.00
122	Synod Assembly Expenses	7060	\$100.00
123	Subtotal Office/General Admin Expense	7000	\$8,900.00
124			
125	UTILITIES/PERMITS	7100	
126	Electric/Gas Expense	7110	\$15,300.00
127	Telephone/Internet	7120	\$6,215.00
128	Water Expense	7130	\$5,275.00
129	Permits & Fees	7135	\$ 200.00
130	Subtotal Utilities/permits	7100	\$26,991.00
131			
132	REPAIRS & MAINTENANCE	7200	
133	Repairs/Maint-Building	7210	\$8,970.00
134	Repairs/Maint - Heat/AC	7215	\$3,855.00
135	Repairs/Maint-Grounds/Pkg	7220	\$300.00
136	Repairs/Maint-Supplies	7225	\$80.00
137	Janitorial Service	7230	\$10,755.00
138	Janitorial Supplies	7231	\$900.00

LIVING SAVIOUR LUTHERAN CHURCH
PROPOSED OPERATING BUDGET FOR 2024-2025

	A	B	C
139	Dumpster Service	7235	\$5,160.00
140	Subtotal Repairs & Maintenance	7200	\$30,000.00
141			
142	TECHNOLOGY EXPENSE	7300	
143	AV & Sanctuary Sound	7310	\$300.00
144	Comptr Sftwr Website Maint	7320	\$1,000.00
145	Computer Hdw/Sft/Training	7325	\$1,300.00
146	Subtotal Technology Expense	7300	\$2,600.00
147			
148	FINANCE/INSURANCE EXPENSE	7400	
149	Insurance-Property/Liab	7410	\$11,000.00
150			
151	ACH/Merch Svce Fees	7416	\$1,000.00
152	Vanco CC charges	7417	\$1,100.00
153	Subtotal ACH/merch Svce Fees	7416	\$2,100.00
154			
155	Bank Service Charges	7420	\$100.00
156	Subtotal Finance/Insurance Expense	7400	\$13,200.00
157			
158	MORTGAGE PAYMENTS	7425	
159	Mortgage payments	7420	\$59,700.00
160			
161	TOTAL EXPENSES		\$423,094.00
162			
163	TRANSFER ACCOUNTS	9000	
164	TRANSFER TO OTHER FUNDS	9001	
165	Transfer to Other Funds	9010	0
166	TOTAL TRANSFERS		0
167			
168	TOTAL BUDGETED INCOME/EXPENSE	-	\$ (31,284.00)
169			
170			

Living Saviour Lutheran Church
Called Congregational Meeting 2 June 2024

The meeting was called to order at 11:55 AM by Council Co-President Steve Vick, and there was a quorum present.

Steve reminded the members that this building is not the church, but the people in it are the church. However, we have a duty to take care of God's house.

Opening Prayer: Pastor Sara

This meeting was called to discuss the water ingress in the lower floor of the education wing and to ask the congregation to approve the cost to remediate the problem.

The lower floor of the education wing has seeping water in the cinderblocks and walls. What can happen because of this water ingress:

Paint peeling	water in the cinderblocks
Mold growth	high humidity
Block integrity	wall bowing
Wall collapse	wall integrity
Efflorescence	

Currently we do not have any wall bowing and the humidity is at 50%.

The team chosen to investigate this problem and find a solution included Tim Meadows, Mike Roser, Steve Vick, Janet and Steve Axtman, and Larry and Janet Wagstaff.

Possible solutions include outside remediation (cost would be \$80,000), exterior French drains, exterior grading, masonry waterproofing, or interior gutter system. The company chosen by the Council proposed the interior gutter system and it would involve 90 linear feet of gutter.

The team asked for quotes from four companies and two of them said that they could fix the problem but it would return in six to nine months. The two companies that did provide proposals were Dry Pro and MoistureLoc.

The Council chose MoistureLoc because they had quicker response to our questions, had more positive observations, more suggestions, their solution would cover a larger area, and they set up an electrician visit. The bid from MoistureLoc was \$17,642 and the bid from Dry Pro was \$26,803. Council decided to add a \$3,000 contingency fund to the MoistureLoc bid. MoistureLoc said the remediation should take five days.

Contract highlights:

Clean walls	95 feet of gutter
Moisture barrier	sump pump

Battery backup	weep holes
Drainage outside	repour concrete
Electrical work	remove debris

Sources of funding: The facilities reserve is \$38,000, we could use the interest from the Certificate of Deposit we have with Truist Bank, or a loan at ~4% from Home Mission Foundation. The congregation is invited to show their generosity and donate whatever they can afford to help fund this remediation. The actual decision on how to fund the remediation will be voted on at a future Council meeting.

Motion from the Chair: It is moved that Living Saviour Lutheran Church accept the MoistureLoc Inc. proposal to remediate water ingress in the lower floor of the education wing for \$17,642 plus a \$3,000 LSLC added contingency. Funding source will be a combination of facilities reserves, CD interest, and a ~4% loan from Home Mission Foundation to be decided by the Congregation Council.

The motion is seconded.

Discussion or questions: Is there a warranty on the work? Yes, at a fee of \$200 per year. MoistureLoc has an A+ rating with the Better Business Bureau. If we use the loan from Home Mission Foundation that loan should be paid off in 36 months and the money from the CD interest should cover the cost of the interest on this loan.

The motion is approved by voice vote.

Volunteers will be needed both prior to the start of the remediation and after completion. Prior to the start we will need to clean and prepare the area. Afterwards, we will need to restore the area with shelving, refrigerator, and install perimeter flooring.

Closing Prayer: Steve Vick

Adjournment: the meeting is adjourned at 12:22 PM.

Respectfully Submitted
Gregg Mitchell – Congregation Secretary

ADULT FAITH FORMATION

If we want our relationship with God to grow, then we will need to nurture it with intentionality. Practices such as prayer, service, worship, and learning are a means for doing precisely that. Growth in faith is about deepening our trust in God's presence, love, comfort, and help. Adult faith formation is one way in which we deepen our trust in God's promises and tend to this relationship.

Adult Faith Formation on Sunday morning – Throughout the year, a group of 10-12 members has gathered from 9:15-10:15 AM on Sunday mornings to study the following books:

- Jesus and the Disinherited by Howard Thurman. In this book Thurman proposes a re-examination and reclamation of the teachings of Jesus as solace and strength for the oppressed and disenfranchised. He challenges us to live more fully into our Christian faith as we confront fear, hypocrisy, and hate.
- The Bible with and without Jesus by Amy-Jill Levine. In this book, we are invited to explore how Jews and Christians can learn from and understand each other better by exploring how they read many of the same Bible stories through a different lens.
- Do I Stay Christian? by Brian McLaren. McLaren poses his title question to those who can't quite accept a Christianity that they have outgrown. He invites us to examine our beliefs and to better understand why some have turned away from the faith.
- Love Without Limits by Jacqueline A. Bussie. Our world feels more divided than ever. Polarization, racial violence, and inequity leave us asking, "Is it even possible to heal?" Bussie believes it is and challenges each of us to practice a love so deep it subverts the social order, so radical it scandalizes the powerful, so vast it excludes no one.

Weekday Bible Study – On Wednesdays at 10:00 AM in the Conference Room, a group of 9-12 adults have met with Linda Hatcher, Janet Mayer, Pat Snodgrass, and Debby Borrelli to study the following:

- February – March, "Finding Jesus in the Psalms: A Lenten Journey." By Bob Roose
- April – May - Gospel of Mark.
- June – Watched and discussed the movie, Ruth.
- July – Watched and discussed the movie, Joshua.
- August – Watched and discussed "An Interview with God."
- September – October – "How Happiness Happens." By Max Lucado
- November – January – "The First Advent in Palestine." By Kelly Nikondeha.

Adult Book Study with John Williams. In the past year, this group was studied together:

- Inherit the Wind, a play by Jerome Lawrence and Robert Lee.
- A Prayer to Our Father by Nehemia Gordon and Keith Johnson.
- Joshua by Joseph Girzone.
- The Last Battle by C.S. Lewis.
- Letters from the Earth by Mark Twain.
- When the English Fall by David Williams.

Thursday nights at the Gathering where people gather for food, fellowship, learning, and worship.

Children's Sunday School - 2024 Review

Teachers: Russell Hinson, Cathy Shabla, Carla Gearheart

Enrollment: Children: 11 Parents: 5

Our lessons are composed of several components:

- We start class with the Lord's Prayer with motions. We shared this with the congregation on Easter Sunday. The children also pass around "Jesus" and share something they are worried about or wish to thank God for that week.

- Seasons of the ELCA. We talk about which liturgical season and the colors and a reminder to check the sanctuary for the colors.
- In the first half of the year, we practiced the books of the Old Testament through a video clip. The last half of the year, we practiced the books of the New Testament.
- The introduction of the lesson is through a picture. The kids share what they see and explain what they think the picture is telling us about God. Then the lesson is shared either through the use of The Children's Bible, slides, or discussion. Then a short appropriate video for kid is shared.
- We are using a monthly themed lesson plan. This quarter we have completed Backpacks, Blessing and New Beginnings and Pumpkin Prayer Challenges. We are currently working on Fruits of the Spirit.
- After the lesson and prayer, the children work on a craft that supports the lesson of the week.

During the summer when Sunday School was on vacation, kids and parents met during the Sunday School hour to work on crafts to sell at the Living Saviour Craft Fair in December to assist with funding for Lutheroad.

Lutheroad @ Living Saviour Lutheran Church July 29 – Aug 2 2024

Hours: 9am – 4 pm

Pastor: Sara Ilderton

Leader: Russell Hinson

Staff:

Dotha Howell	Assistant Leader
Cathy Shabla	Art
Nancy Mesereau	Music
Carla Gearheart	All Day Volunteer
Pat Sipe	Lunch Monitor
Thrivent Coordinator	Anita Mitchell

Lunch & Game Volunteers

Ed & Faith Long

Larry & Janet Wagstaff

Pastor: Sara Ilderton

Janet Axtman

Lillian Stevens

Sandra Sample

Linda Frixen

Wendy Roberts

Provided Dinner for the
Lutheroad
Counselors

Pam/John Williams

Russell Hinson/Steve
Vick

Wendy Roberts

Lutheroad Counselors: 4 (3 females & 1 male)

Campers: 20

Ethnicity: 8 American 2 Bulgarian 9 Ukrainian 1 Hispanic.

Within this group, there were 2 special needs teenagers.

4 campers attend Living Saviour and an additional 4 campers sometimes attend Living Saviour with their grandparents (who are members of Living Saviour).

Registration opened in May 2024. During the month of July, campers and their families received a weekly newsletter each week to remind and excite the campers. On Sunday, July 28, Russell Hinson and Steve Vick hosted a dinner for the counselors, staff, campers and their families. This was an opportunity for everyone to meet one another and to answer any

questions from the campers. We were fortunate to have one of the Ukrainian parents translate from English to Ukrainian.

We had a great week at Lutheroad at Living Saviour Lutheran Church. Our counselors from Lutheridge were very prepared and knew how to engage and work with our campers. They worked with the campers until lunch time each day on the theme: God's Power. Lunch and Game time was an hour each day. The Lunch and Game Volunteers (above) ate lunch and played games with the campers. It was a way for our church population to connect with our campers. Our afternoon classes varied: Art, Music, Crafts, Exotic Animal Encounter and Bouncy House with attached pool.

On Friday, the Lutheroad Counselors presented a finale program for the parents and staff. The campers shared songs and their camp experience. The Lutheroad Counselors and staff thanked the parents and Living Saviour for the support of this camp. One of the Ukrainian parents also thanked Living Saviour for the camp experience, the love and support shown to all and the hope for Lutheroad 2025. During the program, a video of the Chancel Choir singing "Prayer for Ukraine" by Mykola Lysenko was shared.

**Living Saviour supported Lutheroad 2024 wholeheartedly with many gifts!
Answering last year's challenge to create Lutheroad 2024 by:**

1. Prayers for success.
2. Providing monetary support – along with **"Let me know if you need more financial support."**
3. Providing materials such as crayons, markers, colored pencils, and snacks.
4. Volunteering to share lunch and game time with the counselors.
5. Providing scholarships so that any child who wished to attend could attend.
6. "Noisy change" offering.
7. Making **ALL** welcome at Living Saviour.
8. Assisting with the physical set-up and take-down.
9. Seeing that something needed to be done and jumping in and doing it!!!!

Lutheroad Counselors stated that had never witnessed a church that was so helpful with providing materials and volunteers.

STRIVE – AoB (formerly Confirmation)

Confirmation class with 6 youth began monthly meetings in February with Pastor Sara and Debby Borrelli.

Spring 2024 meetings discussions focused on the Old Testament of the Bible. The group also took a field trip to The Dwelling in Winston-Salem to worship with them and participate in the Sunday Food program. Additionally, 5 members of the group attended a Faith Alive weekend at Lutheridge in April which focused on the baptismal promises to LIVE among God's faithful people and To HEAR the word of God and share in the Lord's supper. Lunches for the spring meeting were provided by the grandparents of several of the confirmands.

Fall 2024 meetings began with the group discussing what the study meant. It was decided to re-brand the group as **STRIVE – AoB**. AoB is the acronym for Affirmation of Baptism and STRIVE is the action of 'going all out' to that Affirmation. Some former camp counselors attended meetings to share their struggles and victories of the baptismal promises in life, in church, and in their relationships. The STRIVE - AoB meetings often begin with packing care bags for distribution by church members. STRIVE - AoB also assisted with the Hurricane Helene Clean-up bucket packing.

One member of the original group, Nora Cook, made her **AoB** to the congregation on December 15, 2024.

Respectfully Submitted

Debby Borrelli – Congregation Co-Vice President – Faith Formation

OUTREACH MINISTRY

Outreach Ministry is a community of disciples from Living Saviour who serve others. They are sent to help all people through various opportunities both in and out of the church building.

This ministry provides food and clothing to neighbors who are in need of assistance by the following:

- Weekend Deli delivery from Harris Teeter, Carmel Road to the Uptown Men's Shelter.
- Loaves and Fishes food pantry collections.
- Smithfield Elementary food collections.
- Prepared snack / toiletry bags for those in need.
- Collection of clothing delivered to Crisis Assistance, Smithfield Elementary School and Matthews Help Center.

Below are other outreach activities served by Living Saviour disciples:

- Tuesday Mornings - serve coffee and snack once a month to the surrounding community.
- Blood drives for the Red Cross.
- Breakfast with Santa - provide food, fellowship and activities for young children and families.
- Host a Welcome table during elections for those who vote at LSLC.
- Provide space for musical recitals.
- Provide space for yoga and exercise to provide wellness opportunities to the community.
- Provide space for Boy Scouts.
- Hosted Luther Road Day Camp for one week in July - provided housing to the counselors, provided Fellowship Hall for Day Camp, food and volunteers to ensure the Camp was successful.

- LSLC youth had a car wash that raised \$250 for Lutheroad.
- Prepared buckets with cleaning supplies and children comfort kits for Lutheran Disaster Relief for distribution to Hurricane Helene neighbors in WNC & TN.
- November's noisy offering raised over a \$1,000 to purchase 22 buddy heaters for WNC Hurricane Helene neighbors.
- Monthly Noisy Offerings are collected for various outreaches in the community i.e. Second Harvest, Mobile Showers for those in need, Crisis Assistance, etc.

Living Saviour participates in the "Room in the Inn Shelter" ministry. We welcome to our church up to 12 neighbors who need a hot meal, shelter for a night, breakfast and lunch the next day.

The shelter ministry was in January on Sunday nights. Over 80 LSLC volunteers participated. Dinners were made and served by LSLC families and Boy Scouts. Teams of volunteers picked up the neighbors, hosted overnight, provided dinner, breakfast, lunch, washed linens, and returned the neighbors to uptown.

Respectfully Submitted
Linda Frixen - Outreach

2024 ANNUAL REPORT OF THE ENDOWMENT COMMITTEE

The Living Saviour Lutheran Church (LSLC) Endowment Fund was established by generous congregation members for the purpose of extending the mission outreach of LSLC beyond the normal operating budget. An annual distribution of 5% of the fund balance at December 31 may be distributed in the subsequent year. Distribution grants may be made for support of Missions (local, regional and global), Education (college and seminary assistance) and Youth (support for youth of all ages). Funds are managed by the ELCA Investment Fund.

The Committee meets four or more times each year to consider funding grant requests. Most of the meetings have been virtual. Members during 2024 were Kristen Alford (Chair/Secretary), John Williams, Rev. Linda Hatcher, Steve Axtman, and Pastor Sara.

The Committee was able to distribute \$10,529 during 2024 to the following organizations/purposes:

LIVING SAVIOUR ENDOWMENT FUND GRANTS 2024

We have been excited to have an increase in requests this year and hope that continues into next year. We will be looking for some additional members for next year as we have had some people resign and probably have some people who are scheduled to roll off.

- Project Outpour \$2,000
- Nourish Up \$1,000
- On Eagles Wings \$1,000
- Comm Culinary Sch \$1,250
- The Dwelling \$1,500
- Black Mountain Children's home \$750
- Kaizen Foundation \$750
- Project Harmony \$750
- Classroom Central \$779
- Families Forward \$750

LSLC members are invited to help provide additional funds for the future of God's work through the Endowment Fund. Gifts in any amount may be made designated to the Fund in a number of ways. Cash contributions, bequests, memorial gifts and gifts of stock may be made. Gifts are held in confidence to the extent of the giver's wishes.

Endowment Fund information is included on the LSLC web site and any Committee member is happy to give information or answer questions. The Committee looks forward to continuing this important outreach ministry work in 2025.

Respectfully submitted,
Kristen Alford – Endowment Committee Chair/Secretary

HEALTH AND WHOLENESS MINISTRY

The Health and Wholeness Ministry held monthly meetings. Members are Laura Michael, Sally Ganz, Gregg Mitchell, Ginger Kern, and Linda Frixen.

Different health themes were chosen to emphasize monthly. Information on these themes was published in eblasts, church newsletters and Sunday bulletins as well as on a bulletin board in the fellowship hall.

Exercise classes were hosted by Health and Wholeness. These included weekly chair yoga, Strength and Stamina on Saturday mornings, and beginning to intermediate yoga five days per week. Classes were attended by the local community and church members.

We hosted an Alzheimer's seminar in April presented by the Alzheimer's Association. Sixty-four community and church members attended.

Church member Lyn Addy led a class in September on First Aid and Automated External Defibrillator (AED) operation. The class of twenty had hands on experience with the AED from our church.

Surveys were distributed to church members during a service in September. Results were evaluated to guide future H&W programs.

The church was provided with information about the fire escape plan for our building. A successful fire drill was held during a church service in October.

We hosted a speaker from Atrium Health in November. She led an educational program on End-of-Life Decisions. Twenty-four people attended and five had their advanced care directives notarized.

Respectfully Submitted
Laura Michael – Health and Wholeness Ministry

LAY CARE MINISTRY

Jesus Christ teaches us to love one another and to care for each other. We are to do this without expecting anything in return.

Our Lay Care Ministries act on pure love and care, tending to the needs of our disciples at Living Saviour and families and friends around us. We have approximately 67 disciples serving in one or more of the twelve active ministries under the Lay Care umbrella.

The teams and their leaders are listed below:

- HOME COMMUNION FOR THE HOMEBOUND - see comments below.
- PRAYER CHAIN - Alice Jenkins with 16 disciples.
- MEAL PREP AND DELIVERY - Pat Sipe with 13 disciples.
- FUNERAL SERVICE COORDINATOR - Sherry Wooldridge schedules ushers as needed.
- TRANSPORTATION - no current chairman - 5 disciples.
- PRAYER SHAWLS - Jeannie Davis with 6 active, othered as they are able. 5 shawls were distributed during the year.
- GREETING CARDS DISPLAY - Dawn Gibson.
- MAILING SPECIAL OCCASION CARDS - Cindy Meadows.
- CONGREGATIONAL INREACH - Pastor Sara Ilderton.
- BEREAVEMENT CARDS - Sherry Wooldridge.

- PRAYING FOR POSSIBILITIES - Glenda Kilminster with 32 disciples.
- QUILT MINISTRY - Alice Jenkins with 10 disciples, 9 quilts completed.

COMING IN 2025: HOME COMMUNION VISITATION - Teams will be coordinated by Pastor Linda Hatcher. We have nine teams of two participants each who will supplement Pastor Sara in bringing communion to those who cannot get to church on Sunday. Training for these teams will be January 12, 2025, followed by a commissioning during a church service. Pastor Linda Hatcher will provide a schedule and visits will begin soon thereafter. It is exciting to bring back this ministry and involve so many people to be the church this way. Communion elements will be consecrated the first of the month in the church service, and those going out will be remembered in prayer weekly.

Respectfully submitted
Pat Sipe and Pastor Linda Hatcher – LAY CARE

LIVING SAVIOUR LUTHERAN PRESCHOOL – 2024



School History

“Living Saviour Tot’s Day Out,” known today as Living Saviour Lutheran Preschool (LSLP), opened its doors to the public in February 1983 as a service to the church and local community.

LSLP offers various classes for children ages one to five. Class sizes are limited and adhere to North Carolina licensing standards. Experienced and loving teachers staff each class; educated and caring administrators and Board members facilitate the programs.

Our preschool program strives to provide a loving, caring and secure Christian environment in which children can grow and develop socially, emotionally, mentally, physically and spiritually. Each child is regarded as a unique individual and is encouraged to experiment and learn at their own rate of development.

Professional Affiliations

Evangelical Lutheran Education Association (Charter Members); Ecumenical Child Care Network, East South Charlotte Area Preschool Educators; National Association for the Education of Young Children

Program Goals

FOR THE CHILD: Our goals are as follows - to show each child how special they are as well as help them develop positive self-esteem; to provide opportunities for being with other children conducive to building wholesome social relationships; to provide developmentally appropriate activities and experiences that contribute to their needs, abilities, and interests; to allow each child to enjoy childhood (to play, have fun, share, and feel free to explore their surroundings through imaginative experiences).

FOR THE COMMUNITY: Our goals are as follows - to help meet the needs for a high quality early childhood education facility; to enhance the role of the Living Saviour Lutheran Church (LSLC) as an integral part of the local community.

FOR THE PARENTS: Our goals are as follows - to provide opportunities to meet and work with other parents and staff team members who share the common desires and needs to continually enrich the development of their child(ren)/the children in their care; to provide a high quality early childhood education in a supportive Christian setting

January 2025-May 2025 Number of Children Served: _____ 12 Months- 5 years old

June 2025-July 2025 Summer Camp:

***September 2024-December 2024:** 25 children + 2 signed up in 2024 for Jan. 6th start = 27 Children **paid. in 2024.**

(15 children at the start of the school year.). 7 Did not return due to CMS has Free PK)

***Current Staff: 6 Total** (2 Part-time splitting days in Toddler Class) **(Total as of this date. 27 Students)**

Staff to Child Ratio

Toddler Class 1:5 or 2:10. **Full**

Two Year Old Class 1:6 or 2:12 **Full** - 9 students

Three Year Old Class 1:8. **Full**

Four Year Old Class 1:10 6 Students (Due to CMS's Pre-K **Free** Program)

Tours Sept-Dec. 2024= **16**

Tours **5** Teacher Interviews. 2 Hired and added to the Sub. List.

Respectfully Submitted

Ms. Elsie Davis - Preschool Director CPM

PROPERTY AND FACILITIES MINISTRY

The Following are highlights of the Facilities Ministry:

- Installed flowers in the spring. Regular weekly watering was completed to maintain them in the summer months.
- Fixture replacements and many other misc. repairs and replacements were made throughout the building. Most of that work was either done or managed by Larry Wagstaff and Steve Axtman.
- Anita and Greg Mitchell cared for our indoor plants by making sure that they are watered and tended to.
- Frank DeLoache successfully recruited help to perform lawn care and leaf blowing. He also performed various landscaping duties throughout the year. In the fall, he notified me that he will be stepping down from that role. His replacement has not been identified yet.
- Larry Wagstaff completed a multi-year project to replace all fluorescent fixtures and bulbs with higher efficiency LED ballasts and bulbs.
- The building successfully hosted Luther road day camp.
- The Automatic External Defibrillator (AED) was inspected and tested.
- The building's fire system and panels were inspected per code. One smoke detector in the high ceiling of the Fellowship Hall failed so to avoid having to replace others at a height that is difficult to accomplish, the decision was made to replace all 3 preemptively.
- The building's elevator was inspected, and preventative maintenance was performed. It should be noted that the elevator's control panel is now obsolete. There are no current signs it would fail but if it did, the current replacement cost is estimated at \$43k. Currently it is operating fine. Given the amount of use it gets, it could last for many more years before it fails. This is another run to failure maintenance item we will need to address sometime in our future.
- The building's heating and air units received semi-annual inspections, preventative maintenance, and repairs. Larry Wagstaff supervises this work. Steve Axtman shadowed Larry Wagstaff and Adams to become familiar with the inspections since he will be taking that over in the coming year.
- Gutters were cleaned once.
- Our facilities have been used for public exercise and yoga classes as part of the Health & Wholeness ministry. Additional floor sweeping and mopping was added to assist in floor cleanliness.
- VCT Floor tile stripping and waxing was completed in the Fellowship Hall, Kitchen, Pantry and Washer/Dryer room. The downstairs hallway, stairway landing, and elevator were also stripped and waxed.
- The building hosted a craft fair, Breakfast with Santa, and Christmas Concert in December.
- The building hosted many Boy Scout and Cub Scout meetings and events during the year.

- Rented the facility to Home Owner's associations for annual meetings, hosted a business holiday luncheon, and several piano recitals. Voting was also held during the year at various times.
- The building is supporting RITI in January and February.
- Steve Axtman completed maintenance and cleaning of the kitchen ice maker twice during the year.
- We replaced one of the two Heat Pumps that support the education wing for a cost of ~\$20k. This was the largest unplanned facility expense of the past year. A bearing was replaced in the other heat pump but this work was under warranty and was done with no cost to the church. It must be noted that we know through inspections that several units are limping through for now. We will run them to failure and I expect work will be required in the coming year. These are generally small units costing several thousand dollars to replace, not tens of thousands.
- A node in our Fire Panel system failed in late fall. It impacted the operation of our Sanctuary furnace until it was addressed. Therefore, two services had to be held in the Fellowship Hall.
- Steve Axtman resolved the ability of the signage software to communicate with new electronic sign remotely.
- The Wagstaffs designed a tile installation to repair tiles broken when the Sanctuary painting was done. This area is where the Baptismal Font usually stands. Scratches in the tile floor were also stained to make them less noticeable.
- Steve Axtman built three large corkboards and he and Larry Wagstaff installed them in the hallway of the upper Education wing.
- With generous WELCA funds, battery operated equipment was purchased for church use: Stick Vacuum, Handheld Shop Vac, and lightweight leaf blower.
- WELCA funded the purchase of 8 new lightweight plastic tables for the Fellowship Hall.
- Added additional janitorial service to include the weekly cleaning of the bathrooms near the elevator on the lower level of the building.
- Weather stripping was replaced on doors leading to the Education Center from the front portico. Adjustments were made to the back entrance doors.

I am pleased to report that a long-time water intrusion issue in our education building appears to have been resolved through the work and talents of some of our congregation and the money provided by the Shabla gift. Congregational members who donated their time and talents on this project were Tim Meadows, Cindy Meadows, Steve Axtman, Janet Axtman, Larry Wagstaff, Janet Wagstaff, Steve Vick and others.

- 1) Tim Meadows and Steve Vick investigated companies to help solve our water intrusion problem. The primary areas impacted by this is the preschool wing where the main bathrooms and stairwell are located.
 - a. The vendor, Moisture Lock, was recommended and awarded the contract.
 - b. Vendor completed the excavation in the floor perimeter to install a drain, sump pump with UPS backup, and wall laminate to seal the effected brick walls.
 - c. Larry Wagstaff and Steve Axtman located and excavated covered drain outside at the end of the building where water was entering. They added additional drainage pipes so that water from the roof would be directed to the drain instead of pooling near the foundation and entering the building.

- d. Larry Wagstaff, Janet Wagstaff, and Steve Axtman completed additional renovations after the work was completed by the vendor. This included:
 1. Removal, sanding, painting, and reinstallation of the metal bathroom partitions. This eliminated significant rusting without the need to purchase new partitions.
 2. Installation of new laminate flooring in bathrooms which was provided and installed by the Wagstaffs at no charge.
 3. Janet painted new wall murals in each of the restrooms.
 4. All bathroom walls were painted.

In closing, I am certain that I haven't mentioned everyone who helped maintain our facility during the year. Nor have I given the proper credit to those who silently complete repairs, cleaning tasks, and many other duties as they come up. Many people not mentioned by name in this report have contributed physically and financially. I apologize for my omission, and I thank all who have contributed funds, stewardship assistance, and skills that contribute to the maintenance of our buildings. None of it could be done without the many volunteers and caretakers who care deeply about LSLC and the people who walk through our doors.

Respectfully submitted

Janet Axtman - Council Co-Vice President – Property and Facilities

FELLOWSHIP REPORT

LSLC Fellowship opportunities continued in 2024.

- We thank all the volunteers who helped out make the fellowship activities successful. Thanks especially go to the volunteers who set up and tore down tables and chairs, washed dishes, made food, and decorated the events.
- A brunch was held on Easter Sunday, which Council and others generously hosted.
- A successful Breakfast with Santa for the community occurred on Saturday December 14. (Thank you, Linda Poley)
- A reception was held following the choir's annual Christmas concert on December 8.
- The Craft Fair with Hot Dog lunch was held on Saturday December 7. (Thank you, Anita Mitchell)
- Coffee and treats were served every Sunday, before and after worship, in the Fellowship Hall.
- Noisy Offerings every 3rd Sunday of the month offered a fun opportunity for the adult members to interact with the children of the congregation while they collected money for various charity organizations.
- LSLC hosted receptions for Adult and Seniors from the Ukranian community.

- Other receptions and fellowship opportunities were held during the year. Thanks to all the volunteers who supported these activities.

**Respectfully submitted,
Steven Vick – Congregation Co-President.**

TECHNOLOGY REPORT

2024 brought many changes to the technology at Living Saviour. Jamey Graves was contracted to provide IT support and after the church got a new internet provider, he was able to move our computer system from servers to the cloud, including a switch from Google to Microsoft. New computers were purchased for the staff and Pastor Sara. There were a few glitches and delays, but all in all it went smoothly. Power Church, the software used by the church staff, was successfully moved to the cloud. Technical issues with the loading of new sign layouts on our electronic sign were fixed by Steve Axtman. Now the outdoor sign can be loaded directly from computers both at the church and remotely.

Streaming our worship services continued which allowed us to bring our worship to those who were unable to attend in person. We depend on the core team of Janet Axtman, Linda Poley, and Gregg Mitchell to operate the system. Jeff and Karter Haigler provided great additional help and the AV team would like to thank them and hope they will continue to assist with streaming our worship services. We do however, need to get more members trained in streaming. Volunteers are most welcome.

**Respectfully Submitted
Gregg Mitchell – Congregation Secretary - Technology**

STEWARDSHIP CAMPAIGN ANNUAL REPORT

A revitalized Finance Committee was established in Summer 2024 which set its focus on a Stewardship drive for the coming new year.

“Because of God’s Great Mercy” was the title of our stewardship emphasis this year. The scriptural basis of this focus on our stewardship of all that God has entrusted into our care is I Peter 2:9,

“But you are a chosen race, a royal priesthood, a holy nation, God’s own people, in order that you may proclaim the mighty acts of him who called you out of darkness and into his marvelous light.”

Pastor Jay Harbinson, Pastor Charlie Zimmerman and Council Co-President Steve Vick presented temple talks at the beginning of worship on three successive Sundays. Their talks

- provided an introduction to the Stewardship emphasis, “Because of God’s Great Mercy”/
- highlighted where our ministries happen – within our walls, within our communities and across the nation and world so the invitation to “Get on the Bus!” went out.
- looked at ways to increase giving both as money offerings and time and talent offerings.

Council Co-Vice President Debby Borrelli followed on the 4th Sunday with a progress report of the pledges received and an open invitation to submit, increase or change your pledge as needed!

Currently, there are 19 family units that have made pledges in previous years who have not yet submitted a pledge for the new year. Council will follow up with these individuals/families.

THANK YOU to each and every person for your financial commitment to Living Saviour Lutheran Church for 2025. Your financial commitment, along with that of many others, makes it possible for the congregation to plan our ministry for the coming year. **THANK YOU**, also, for your commitment to providing time and talent to the many and varied initiatives within Living Saviour Lutheran Church!

Respectfully Submitted

Debby Borrelli – Congregation Co-Vice President – Stewardship

FINANCIAL SECRETARY’S REPORT

The Financial Secretary’s primary purpose is to deposit, track, and project all church offerings. Laura Schwab took over the Financial Secretary position in February 2024. Barbara Avard continued all of the FS duties until her departure June 30 2024.

Key responsibilities include:

- Counting, depositing, and recording weekly offerings with the assistance of a rotating team of tellers
- Recording and tracking the purpose of all offerings whether to the general fund or to specific designations or memorials
- Forecasting general fund church offerings based on intents and giving history
- Managing the PowerChurch computer records by inputting annual statement of intent amounts
- Assigning envelope numbers
- Managing and tracking offerings made through Simply Giving, IRA RMDs, Charitable foundations, stock donations (if any), and Thrivent Choice dollars
- Recording the non-reimbursed offerings made by givers, this policy will change FY2025

- Sending quarterly giving statements to contributors and responding to questions
- Providing statistical data for analysis of giving (to state synod and Stewardship committee)
- Providing an annual report to the state synod

Respectfully Submitted

Debby Borrelli – Congregation Co-Vice President – Faith Formation

Key insights we learned:

- Encouraging congregation members with an ability and interest in number accuracy to become tellers has been successful since fall of 2024. Many new tellers have been trained and some previous tellers have returned to assisting with this job duty.
- Encouraging people to provide an estimate of giving intent each year results in more accurate annual projection of offerings.

A few ways that people could support our ministry this year include:

- Turning in their giving intent statements
- Using Simply Giving, which reduces teller error
- Volunteering to join the team of tellers who count money

Tellers for 2024 included:

George Shabla, Laura Schwab, Pat Snodgrass, Janet Axtman, Gregg Mitchell, Steve Vick, Joyce and Terry Godwin, Barbara Avar, Debby Borelli, Linda Hatcher, Laura Michael, Pat Sipe, Donna Thomas, Alice and Marty Jenkins and Linda Frixen.

Respectfully submitted,

Laura Schwab – Financial Secretary

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TREASURER'S REPORT

FINANCIAL INFORMATION

Living Saviour's 12 month fiscal year ends January 31st, 2025.

Explanation of Funds:

1. General Fund: All unrestricted dollars available to the church
2. Designated and Memorial Fund: Dollars restricted for specific purposes
3. Endowment Fund: Restricted dollars managed by the Endowment Committee

4. Preschool: Preschool financial operations are separate from Living Saviour Lutheran Church

Financial Controls:

The bookkeeper records payroll in the financial system and makes sure the amounts paid match the approved wages. The bookkeeper also reviews the W-2 reporting to ensure that the amounts reported for tax purposes are correct. The Treasurer also reviews for accuracy.

The Treasurer completes bank reconciliations (checking, savings and mortgage accounts) to ensure that only appropriate expenditures are being made and to ensure that the accounting is correctly reflected in the financial statements. Those who are authorized to sign checks also verify the appropriateness of the expenditure.

The Treasurer reviews the financial statements for accounting errors. These financial statements are provided to the Church Council monthly for their review along with comments and recommendations.

\Banking Relationship:

The church has 2 checking accounts, savings account (money market), mortgage, 3 credit cards as well as an investment CD with Truist.

Other accounts with Truist are the checking accounts for the Preschool, WELCA, Cub Scouts and Boy Scouts. These checking accounts belong to the associated organization and not the church.

Bank Balances as of January 31st 2025 are:

General Checking: \$22,060

Money Market: \$31,380

CD: \$50,000

Vanguard: \$56,318

Land and Buildings:

The church requested a broker quote of the value of the church's property. The value on the balance sheet

represents the mid-point of the broker quote. The analysis was completed May 21, 2018.

Gift Policy:

The church has a gift policy which is summarized as follows:

The church council decides if a gift can be accepted. For example, a gift of something that is not easily converted to cash or a gift designated for something the church cannot use might not be accepted. The council maintains a list of 'wants and desires' and encourages those wishing to make a gift other than to the general fund to review this list.

Restricted Equity:

The Endowment fund has investments at The ELCA Endowment Fund Pooled Trust. These investments are in the Ministry Growth Fund. The balance shown on the balance sheet is the fair value as of January 31st 2025.

The Endowment received \$50,000 in contributions in 2024.

All of the equity of the Endowment Fund is restricted. Whatever offerings or transfers are received and the earnings or losses from the investments of the Endowment Fund are not earned until the restriction has been removed as a result of a related expenditure or a related transfer to the General Fund. The bylaws of the Endowment Fund state that an annual distribution is available to be made in the subsequent year equal to 5% of the fair value of the investments as of December 31 of the previous year, as long as the endowment balance exceeds \$50,000. The purpose of the annual distributions is established by the Endowment Fund bylaws. The Endowment committee is responsible for the investments and expenditures from the Endowment Fund.

Designated and Memorial Funds are also restricted and can only be used for their intended purpose. The Church Council is responsible for the expenditures from the Designated and Memorials Fund.

SPARKS BIBLES	\$48.57
OUTREACH	\$6,893
NOISY OFFERING	\$711
MUSIC	\$1,590
LAY CARE	\$1,567
HEALTH AND WHOLENESS	\$1,435
PROPERTY	\$3,890
PASTOR	\$1,054
FELLOWSHIP	\$143
MISC:	
Operating Reserve	\$38,949
Future Ministries	\$803
Shabla Gift	\$13,759
TECHNOLOGY	\$555
MEMORIALS	\$3,724
YOUTH	\$4,933

Mortgage:

The mortgage with Truist matures 2031. The interest rate is 2.5% and is fixed until the mortgage matures. Payments of Principal and Interest are \$5,807.73 per month. Additional payments of principal have been made from offerings designated to debt reduction. The balance due is \$454,654 or less if people continue to make offerings to reduce debt.

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Tax Exemption:

The ELCA has a group exemption number which makes the church exempt from Income Tax under Section 501(c) (3) of the Internal Revenue Code. The church does not pay the 'employer' portion of Social Security and Medicare taxes for the Pastor. The Pastor is responsible for paying those taxes.

The church meets the religious qualification exemption for property taxes of North Carolina G.S. 105-278.3.

The church is entitled to a refund of certain sales taxes paid by the church. For sales taxes paid by the church, the church has up to three years to request a refund. Sales tax on electricity, natural gas and telecommunications and taxes on vehicle rentals are NOT refundable. Refunds have been received for Sales Tax paid thru January of 2022.

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Living Saviour Lutheran Church
Income and Expense Statement
GENERAL FUND 01, January 2025

	Current Period	Current Budget	Current Budget Difference	Year to Date	Year to Date Budget	YTD Budget Difference	Annual Budget
OFFERINGS							
CONTRIBUTIONS	\$25,339.16	\$28,135.00	-\$2,795.84	\$418,669.40	\$377,530.00	\$41,139.40	\$377,530.00
INCOME INTEREST/INVESTMENT	705.30	520.87	184.43	-320.96	6,250.00	-6,570.96	6,250.00
BUILDING USE INCOME	625.00	670.87	-45.87	8,899.00	8,050.00	849.00	8,050.00
TOTAL INCOME	26,669.46	29,326.74	-2,657.28	427,247.44	391,830.00	35,417.44	391,830.00
EXPENSES							
BENEVOLENCE/SERVICE	\$1,916.66	\$1,916.63	-\$0.03	\$23,108.00	\$23,000.00	-\$108.00	\$23,000.00
WORSHIP	299.76	104.13	-195.63	1,020.00	1,250.00	230.00	1,250.00
MUSIC	0.00	377.23	377.23	3,281.69	4,525.00	1,243.31	4,525.00
OTHER MUSIC EXPENSE	433.54	175.00	-258.54	1,967.17	2,900.00	932.83	2,900.00
CHRISTIAN EDUCATION EXP	121.63	125.00	3.37	1,715.61	1,500.00	-215.61	1,500.00
YOUTH MINISTRY	0.00	33.37	33.37	0.00	400.00	400.00	400.00
SAMARITAN OUTREACH	824.58	500.00	-324.58	1,535.42	1,500.00	-35.42	1,500.00
COMMUNICATIONS EXPENSE	0.00	0.00	0.00	129.69	0.00	-129.69	0.00
STEWARDSHIP EXPENSE	-5.00	50.00	55.00	367.22	600.00	232.78	600.00
FELLOWSHIP/GATHERINGS EXP	0.00	25.00	25.00	458.33	300.00	-158.33	300.00
LAYCARE	56.34	25.00	-31.34	197.04	300.00	102.96	300.00
STAFFING/PERSONNEL EXP	17,944.27	19,619.11	1,674.84	228,435.60	235,428.00	6,992.40	235,428.00
OFFICE/G&A EXPENSE	927.89	741.63	-186.26	10,722.83	8,900.00	-1,822.83	8,900.00
UTILITIES/PERMITS	2,774.17	3,386.51	612.34	33,550.62	26,991.00	-6,559.62	26,991.00
REPAIRS & MAINTENANCE	6,005.74	3,510.00	-2,495.74	22,537.50	30,000.00	7,462.50	30,000.00
TECHNOLOGY EXPENSE	10.00	216.74	206.74	2,528.50	2,600.00	71.50	2,600.00
FINANCE/INSURANCE EXPENSE	160.06	1,100.00	939.94	13,698.94	13,200.00	-498.94	13,200.00
MORTGAGE PAYMENTS	5,807.73	5,808.37	0.64	69,692.76	69,700.00	7.24	69,700.00
PASS THRU AND MISC.	140.00	0.00	-140.00	522.50	0.00	-522.50	0.00
TOTAL EXPENSES	37,417.37	37,713.72	296.35	415,469.42	423,094.00	7,624.58	423,094.00
EXCESS INCOME/EXPENSES	-\$10,747.91	-\$8,386.98	-\$2,360.93	\$11,778.02	-\$31,264.00	\$43,042.02	-\$31,264.00

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Balance Sheet
Funds 01-03, January 2025

	Fund 01 - GENERAL FUND	Fund 02 - DESIGNATED & MEMORIALS	Fund 03 - ENDOWMENT FUND	Total
ASSETS				
CURRENT ASSETS				
BANK ACCOUNTS	\$81,499.92	\$78,409.65		\$159,909.57
INVESTMENTS			275,909.15	275,909.15
PREPAYMENTS/RECEIVABLE	4,843.29			4,843.29
Subtotal Current Assets	86,343.21	78,409.65	275,909.15	440,662.01
FIXED ASSETS				
LAND & BUILDINGS	3,600,000.00			3,600,000.00
TOTAL ASSETS	\$3,686,343.21	\$78,409.65	\$275,909.15	\$4,041,662.01
LIABILITIES				
CURRENT LIABILITIES				
PAYROLL DEDUCTIONS	\$29.70			\$29.70
PASS THRU CONTRIBUTIONS	3,316.35			3,316.35
OTHER CURRENT LIABILITIES	-102.69			-102.69
Subtotal Current Liabilities	3,243.36	0.00	0.00	3,243.36
LONG-TERM LIABILITIES				
MORTGAGES & LOANS	425,252.36			425,252.36
TOTAL LIABILITIES	\$428,495.72	\$0.00	\$0.00	\$428,495.72
FUND BALANCE				
UNRESTRICTED FUND BALANCE	\$3,258,227.02	\$31,472.28		\$3,289,754.74
DONOR RESTRICTED				
TEMPORARILY RESTRICTED		79,882.71		79,882.71
PERMANENTLY RESTRICTED			275,909.15	275,909.15
Subtotal Donor Restricted	0.00	79,882.71	275,909.15	355,791.86
TOTAL FUND BALANCE	\$3,258,227.02	\$78,410.43	\$275,909.15	\$3,612,546.60
TOTAL LIABILITIES AND FUND BALANCE	\$3,686,722.74	\$78,410.43	\$275,909.15	\$4,041,042.32

Respectfully Submitted
Susan Hall - Treasurer

WOMEN OF THE ELCA (WELCA)

The Women of the ELCA did not meet at monthly meetings in 2024, however we did meet for Quilt Ministry workshops and continued with the presentation of special books at infant/toddler baptisms. Additionally, we supported a child through Compassion International for the ninth consecutive year, at \$541 per year.

WELCA was the recipient of the proceeds from the Fall Craft Fair. The very successful Craft Fair, coordinated by Anita Mitchell, brought in a profit of \$1919.00. The money will be allocated as follows:

- \$541 – Compassion International.
- \$275 – Living Waters LC in Cherokee (food pantry).
- \$275 – Lutheran Disaster Relief.
- \$100 – Quilt Ministry supplies, shipping costs.
- \$275 – Roof Above (Charlotte).

Approximately \$500 will be spent at Living Saviour to purchase new maintenance equipment including a vacuum cleaner and battery powered leaf blower.

The remaining money will remain in our treasury to cover costs as they come up. Costs such as National and State WELCA offerings at Spring and Fall Conference Gatherings, service projects as they arise during the year, special fellowship events, postal costs, book purchases for baptisms, etc.

**Respectfully submitted,
Alice Jenkins – WELCA**

WORSHIP AND MUSIC and ALTAR GUILD REPORT

Worship is a vital part of our congregation's faith life together. Those who lead in worship and who see that leaders are provided include: Don Huff (Director of Music and Worship), Nancy Mersereau (Music Assistant and Organist), Steve Vick (Assisting Minister coordinator and Council Representative for Worship and Music), Pat Snodgrass (Altar Guild coordinator), Sherri Wooldridge, (usher and greeter coordinator). Worship services are enhanced and led by our choirs, and all musicians who offer their talent during the prelude, volunteers from the congregation, altar guild members, acolytes and crucifers who serve each week, and our A/V volunteers who provide technical support both with sound and with streaming.

Lenten Mid-Week services were offered on Wednesday evenings and Advent Mid-Week services on Wednesday afternoon, both preceded by a soup dinner. Holy Week services included Maudy Thursday Liturgy and Stripping of the Altar and the service of Tenebrae on Good Friday. Easter Sunday as always was a festival day, with music provided by choirs,

musicians and a wind ensemble. Other festival Sundays during the year included Pentecost, Reformation and All Saints Sunday. The Christmas Concert presented by our choirs, chamber orchestra and organ was presented on December 8 at 3:00 PM to an enthusiastic assembly comprised of a combination of our congregation members and many members from the community. The offering for the 2024 concert will go to Western North Carolina to help provide relief for those still struggling from the after-effects of Hurricane Helene. Christmas Eve worship services were at 3:00 PM Children's Service and 6:00 PM Traditional Service. Eucharist was celebrated at both services as well as candle lighting.

Our Altar Guild team is most busy during Holy Week and Christmas where services require additional staffing. We are most grateful for their support. As always, all are welcome to join the Team. Volunteers serve for a month at a time, and many who volunteer two times or more per year. Responsibilities are to prepare the altar and sanctuary every week for each worship service and communion, including weddings, funerals and baptisms, making sure the Sanctuary is set properly for worship.

Glorifying and praising God is our chief mission at all worship services, as well as offering inspiration to all as we seek to grow in our faith. We hope through liturgy and song the assembly and musicians offer together that we have accomplished this mission.

WE CANNOT LIST EVERYONE WHO HAS VOLUNTEERED TO HELP OUT IN THESE AREAS, FOR FEAR OF LEAVING SOMEONE OUT. PLEASE KNOW THAT WE GIVE EACH AND EVERY ONE OF YOU OUR SINCERE THANKS. There is always room for additional volunteers in the worship and music area. Just let us know how you might like to serve.

We thank ALL our Siblings in Christ who are the church of our Living Saviour in Charlotte, especially those who attend our services and offer their worship and praise in song and liturgy to our loving God. It is all of our combined voices, and service and offerings that join with the heavenly choir giving praise to God. Your time and talents and monetary offerings support and give hope to the church and the world at large. It is what we want to do as disciples of Christ. It is who we are. We are the church, not just a building. We are greatly thankful for Pastor Sara for all she does as our Minister of Word and Sacrament, for the leadership of the Council. and for all those who willingly serve when Pastor Sara is away including Pastors Charlie, Linda and Jay. Thanks to all the leaders, musicians, Altar Guild and other volunteers and members who make Living Saviour Lutheran Church what it is – the place where God can be found, where Faith, Hope and Love abide. **ALLELUIA!**

Respectfully submitted,

Steven Vick - Congregation Co-President and Council Rep. Worship and Music

Don Huff - Director of Worship and Music

Pat Snodgrass - Altar Guild Team

Soli Deo Gloria —To God Alone the Glory